

**LD 1390, An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment
in the MaineCare Program or in a Qualified Health Plan in the Marketplace**

SUMMARY:

This bill establishes a process to identify individuals and families who are uninsured but potentially eligible for benefits under the MaineCare program or enrollment in a qualified health plan in the Maine Health Insurance Marketplace through the state income tax filing system. It requires the Department of Administrative and Financial Services, Bureau of Revenue Services to add check-off boxes to the state income tax form that allow an individual who is filing a state income tax return to identify that the individual or the individual's spouse or dependents are uninsured and authorize the bureau to share that information with the marketplace. The marketplace must determine eligibility and follow up with the individual filing the tax return. A special enrollment period on the exchange is available to the uninsured individuals. The marketplace must offer assistance with the enrollment process for a qualified health plan and the Department of Health and Human Services must offer assistance with MaineCare enrollment. Outreach materials and programming for educational purposes are developed by the Superintendent of Insurance within the Department of Professional and Financial Regulation, the marketplace and the Department of Health and Human Services. An advisory group is created to assist the superintendent with improving the effectiveness of the program. The superintendent must submit an annual report with related data to the joint standing committees of the Legislature having jurisdiction over health insurance matters and MaineCare matters.

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TESTIMONY: Written testimony can be found at this [link](#)

ISSUES FOR CONSIDERATION:

1. The ability of a state to establish tax check-off on income tax returns to help target outreach for MaineCare and Marketplace enrollment is reliant on a state having a state-based marketplace. Legislative authorization to establish a state-based marketplace was included in [Public Law 2019, chapter 653](#). Implementation of Maine's state-based marketplace is expected for the 2022 plan year with enrollment open in late 2021.
2. LD 1390's provisions are modeled on similar programs developed in [Maryland](#) and [Colorado](#).
3. Testimony from Consumers for Affordable Health Care suggested legislation could be amended further to add similar check-off boxes on other forms, such as unemployment applications, and to include information for where consumers can access in-person assistance with health coverage.
4. [Written testimony](#) submitted by the Department of Health and Human Services expressed concerns about the timing to implement LD 1390's provisions at the same time as transitioning to a state-based marketplace. The testimony also noted the lack of personnel resources and monetary resources to support development of easy enrollment program and direct outreach. Consider allowing additional time to develop program or delayed implementation?

FISCAL INFORMATION:

Not yet determined, although testimony submitted by DHHS notes estimated cost of \$300,000 to \$500,000 for necessary technology changes.